

WELLNESS

COMMUNITY GEM ADDS SPARKLE TO THE HOLIDAY SEASON

By Courtney Diener-Stokes
 For MediaNews Group

The holidays are an exciting time for many, with family gatherings, holiday lunches with friends, festive outings and shopping planned. But for people who either don't have family or who are confined to their homes, it can be a time of dread and loneliness.

Whether you're 50-plus or the family member and/or caregiver of someone in this active aging category, home isolation, especially during the holiday season, is something that can be remedied by using one of our community's gems: the TriCounty County Active Adult Center in Pottstown, which services residents of Montgomery, Chester and Berks counties.

The Center is free of charge to use, with an optional annual membership that offers some additional benefits. Either way, those who utilize the center can participate in an array of exercise classes and social, recreational and educational programs, along with the option of getting a free lunch.

"Our mission is to get older adults out of their homes, reduce isolation and help them expand their social circle and support systems," said Brian Parkes, the Center's executive director, who said this is their daily mission all year round, not just during the holidays.

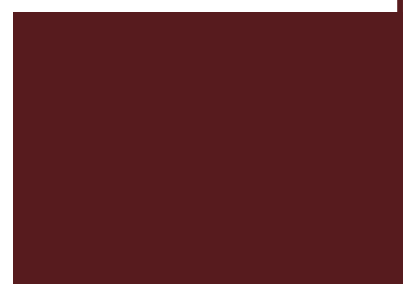
However, Parkes noted that during the holidays, the social circles and support systems that can be found at the Center can make the season a more enjoyable time for those who are suffering from a combination of aging factors that can greatly impact these important fac-

CENTER » PAGE 2



FREE PUBLIC DOMAIN

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COURTESY OF BRIAN PARKES

Brian Parkes, executive director of the TriCounty Active Aging Center.

Center

FROM PAGE 1

ets of life. “The opportunities for them to make new friends are disappearing, they are not at work so not as social, they are less likely to get involved in new things and they might not be as comfortable driving or not comfortable going out as often and all of that leads to social isolation,” he said. “They also might have friends who have moved away to live near family or to retirement communities or dying off.”

Parkes shared some of the downfalls associated with social isolation.

“To have a lack of physical activity, sitting around and watching TV more and getting more frail mentally and physically — they can be a fall away from being institutionalized,” he said.

Typically, Parkes finds that when a family member or caregiver brings a loved one to the Center for the first time there is usually some resistance, but he finds that soon fades.

“Their kids will bring them by, and and they walk through and inevitably they see someone they know,” he said. “The next thing you know they are shooting pool or taking an exercise class.”

You can also get into the holiday spirit with some of their themed programming.

“We have craft classes that do holiday themed classes,” Parkes said. “We have a card-making class where they could make holiday cards.”

For those who aren’t able to get themselves to the Center to participate, there is free transportation provided to Montgomery County residents.

The Center is not only a place to participate in a wide breadth of programs, but it also aims to be a caring environment where you can simply relax with friends. They are an inclu-

sive community that also offers an LGBTQ social group.

The overall goal of the organization is to offer support to enable individuals to continue living independently. Their services are making a positive impact on our older population.

“There are scientific studies that have shown that providing these services improves the lives of these adults in both mortality and morbidity,” Parkes said.

Parkes said the pandemic has shown those working at the Center what the lack of services can do and discussed the importance of people taking advantage of them.

“We have seen the difference in people who haven’t visited us in a year,” he said. “They come back and they are in much worse shape than they were a year and a half ago.”

Last year for the first time the Center offered full Thanksgiving meals for two people for \$10 and donated many meals to those who weren’t able to afford it. While most pick up their meals, they deliver to people who can’t get out.

“We did it last year for the first time knowing more people would be spending the holiday alone,” he said, adding that despite more getting out to see family and going to restaurants, they are continuing to offer the meals this year, but have reached capacity. “We have people who come here who don’t have family — it’s not just COVID that causes people to spend the holidays alone.”

The sooner your loved one starts broadening their social horizons through the Center, the greater chance they have to have a more enjoyable holiday season.

“We’re a great place for people to expand their connections so they don’t have to spend the holidays alone,” Parkes said.



FREE PUBLIC DOMAIN

Seniors can experience a full and active holiday season by participating in programs catered to expanding their connections so they don’t have to spend the holidays alone.

PROGRAMS AND SERVICES

Address: 288 Moser Road, Pottstown

Phone: 610-323-5009

Web: www.tricountyaac.org

Hours: Open Monday through Friday, 8 a.m. to 4 p.m. Closed on holidays

Current program schedule: www.tricountyaac.org/index.php/programs/current-program-schedule

Everyone aged 50+ is welcome to come to the Center, which offers many free and low-cost programs and services including:

- **Assistance from their information and assistance specialist:** free
- **Hot lunch:** free (\$2 suggested, anonymous donation); currently offering drive-through meals instead of in-person due to COVID (home delivery available to those who can’t pick up)
- **Visiting nurse:** free
- **Computer help:** free

- **Daily card games:** free
- **Art class:** \$1
- **Line dancing:** \$2
- **Current events club:** free
- **Golden Zumba:** \$2
- **Sit and Get Fit:** free
- **Tai Chi:** \$3
- **Informational seminars:** free

There is an option to become an official member for a \$25 annual fee for some additional benefits, including a bi-monthly newsletter mailed to your home, discounts on day and overnight trips and free live programs (some restrictions apply).

Some exercise classes have a \$2 to 3 fee, but half of the exercise classes offered are free or charge.

The Center is still operating in limited capacity due to COVID. Masks are required at all times.

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SPOT OF T

Bounce is a word that exudes happiness

By Teresa Alburger

Bounce. The word, to me, exudes happiness. It's a fun word.

When I was a kid, I had something called a Super Ball. It was a dark, gray ball and no bigger than maybe 3 or 4 inches in diameter. I have no idea what it was made of, but I can remember going into the quiet street in front of my house and bouncing it as hard as I could.

That ball would sail several stories into the air! I would happily chase it and repeat the process. That bounce brought lots of laughter.

A few years later, I became a basketball fanatic. My dad made me a wonderful scaled down court and I would bounce that ball for hours. This bounce not only brought joy, but it had a purpose. Bouncing that ball made me a better player. I was certainly

not the tallest player on my eighth-grade team, but I was one of the best ball-handlers! Yes indeed, we went on to win the intramural championship that year! We had bounce!

Then a new love entered my world — tennis. Once again, there was bounce in my life. This time, I added balance. We had to bounce that tennis ball on the racket head repeatedly to hone our coordination. To this day, when I play tennis, I do that just for fun! And I smile. Bouncing has that effect!

But bounce is so much more than just child's play. It can be a way of life. It is said that when people are happy, they have a bounce in their step.

Someone who is beaten down by the stresses of the day may shuffle along with a somber gait.

However, those who refuse to let life get them down have a much bouncier demeanor when they walk. Have you ever noticed that in yourself? If you walk with a little bounce in your step, your mood will improve. Some

days, I even add a little skipping down the long hallways where I work, and it nearly always brings a smile to my face.

As a Disney girl, I have always had a soft spot in my heart for Tigger. Yes, I know Tigger is a fictional character, but sometimes we can learn a lot from them. Tigger is boisterous, happy and exuberant. And

Tiggers bounce. Maybe that is the secret to their happiness.

Now, as an adult, bounce has another meaning. It can imply resilience. Perseverance. Determination to overcome. To say that someone bounced back from a difficult situation or illness means that they didn't let it defeat them. They not only beat it, but they came back even stronger.

Certainly, the past few years have given us all the opportunity and the need

for resiliency. For bounce. We lived through some scary times, and we are not completely out of the woods yet.

Now, I can once again enjoy the simple joyful act of bouncing a ball with my grandkids and watching them laugh with delight. I guess inside, I'm still that little kid who loves to play and to relish in the bounce of life. It's a mindset. It's a way of life.

After my mother-in-law passed away last week, her cardiologist called us personally. He wanted us to know that, at almost 99, she was one of his favorite patients. Witty and delightful, he said that if he had to describe her with just one word, it would be this: "Bounce."

I can think of no greater compliment.



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EDUCATION

DEPARTMENT OF AGING EXPANDS INTERGENERATIONAL PROGRAM WITH UNIVERSITIES

MediaNews Group

The Pennsylvania Department of Aging was joined in West Chester by students and faculty from West Chester University and Widener University along with older adults to announce the expansion of the department's Intergenerational University Connections program.

First launched as a pilot at Slippery Rock University in the fall of 2020, the Intergenerational University Connections program offers students real world experience by completing service-learning projects that include engaging with older adults. WCU and Widener University, along with Penn State Harrisburg, have joined the program for the 2021 fall semester.

Local Area Agencies on Aging connect older adults with PDA to take part in the program. Undergraduate and graduate students earning degrees in programs for various helping professions are then assigned to engage with a participating senior, either over the phone or virtually.

Older adults either have access to their own videoconferencing technology, or they can utilize a loaner iPad with internet connectivity for the duration of the semester thanks to a PA Link grant program with TechOwl. The students will earn service-learning hours, gain skills working in a telehealth environment and implement interventions while participating in a variety of activities with their assigned older adult.

WCU joins SRU as the

second school within the Pennsylvania State System of Higher Education (PASSHE) to take part in the program.

"The graduate certificate in gerontology and master of social work program is very excited to have the opportunity to partner with the Department of Aging on this important service learning opportunity," said Dr. Angela Lavery, professor and co-leader of the project at WCU. "Not only as a gerontological social worker but also as someone who has researched elder abuse and neglect, I feel passionately that addressing social isolation is critical not only to health and quality of life but also in helping older adults be less at risk for financial exploitation and other forms of elder abuse and neglect."

Another goal of the program is to get more young people interested in fields that involve working with and supporting older adults.

"I am so excited we are participating in the service learning experience for class," said Krystal Harbaugh, WCU master of public health program graduate assistant. "I wrote a previous paper on the impact of visitor restrictions on older adults in nursing homes during COVID, and I was struck by this ethical dilemma and the detrimental effects of social isolation among the residents. This health risk warrants continued intervention and advocacy."

"West Chester University considers itself a partner in our community, and we take great pride in extending ourselves to area citi-



COURTESY OF THE PENNSYLVANIA DEPARTMENT OF AGING

Participants in a presentation announcing the expansion of the Intergenerational University Connections Program held in West Chester.

zens in whatever way that we can," said Chris Fiorentino, WCU president. "The university is particularly proud to join an extraordinary collaboration that benefits older adults who are receiving various services from agencies associated with the PA Department of Aging."

"I am grateful to the department and to Drs. Angela Lavery, Stacie Metz and Erin Knight for developing an interprofessional service learning program that is making a significant difference in the lives of many, while advancing the human spirit."

Students participating in the Intergenerational University Connections program at Widener University are undergraduates in social work majors. "I enjoy when conversations with my aging friend drift into hobbies, like cars," said Widener freshman Milo Jones. "He

shares life lessons with me that make me think and are impacting my character. I won his praise for being in a good relationship with my parents, and one of the most memorable things he shared with me were his regrets that he did not realize how much he loved his father growing up. This program is designed to benefit aging adults, but I'm growing as a person because of my involvement."

"This project has allowed students in our Introduction to social work and social welfare class to weave their intergenerational conversations with course content, which improves their understanding of aging and appreciation of older adults," said Robin Goldberg-Glen, Widener University associate professor. "These conversations have helped them recognize myths and stereotypes associated with aging, highlighted the strengths and

talents of older persons, improved their ability to be insightful and reflective and increased their positive attitudes toward pursuing careers in aging."

"The interactions have had unintended outcomes too, such as decreasing the loneliness and isolation students may experience during their first year in college."

"Widener University is delighted to partner with the Pennsylvania Department of Aging on this initiative. It has provided our students a valuable hands-on learning experience while extending meaningful service to the aging community," said Julie E. Wollman, Widener University president. "We look forward to making this opportunity available to even more Widener students this spring, when the program grows to include our graduate and undergraduate students from Phi Alpha Nu,

the national honor society of social work. This expansion will allow Widener to make an even greater impact on the lives of our aging neighbors, in the spirit of service learning."

PDA first discussed the Intergenerational University Connections program as a pilot with SRU following PDA's presentation of the idea to PASSHE in early April 2020, when PASSHE shared the department's interest with the 14 universities in the state university system. The increased risk of social isolation among seniors as a result of the pandemic put the program on the fast track.

"The Department of Aging received a lot of positive feedback from both faculty and students at Slippery Rock University following the pilot program," said Secretary of Aging Robert Torres. "We also learned what worked and didn't work in order for us to improve on the program for SRU and future participants. We are pleased with how quickly we were able to expand the program with the inclusion of three additional universities this fall semester."

"This program offers a valuable opportunity for older adults to engage with students in meaningful ways, and for the students to learn from their experiences. I look forward to seeing continued positive growth as we continue to build and expand this program."

PDA has been in talks with additional universities throughout the commonwealth to explore inclusion of the program in their curriculums.



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VETERANS DAY

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COURTESY OF SAGELIFE

State Rep. Melissa Shusterman honored the veterans of Daylesford Crossing, a SageLife senior living community Tredyffrin Township, Chester County, during a ceremony in recognition of Veterans Day. The veterans, who represented various branches of the armed forces, received a special certificate and pin thanking them for their service. Daylesford Crossing is a personal care and memory care community that also offers respite and restorative stays.

VETERANS DAY

VETERANS GATHER AT PLUSH MILLS



COURTESY OF SAGELIFE

Veterans from several branches of the armed forces gathered together to commemorate Veterans Day at Plush Mills, a SageLife independent living, assisted living and personal care community in Nether Providence Township, Delaware County.

CHARITY

Heritage of Green Hills donates 145 coats on World Kindness Day

MediaNews Group

On Nov. 13, the Heritage of Green Hills, a healthy lifeplan community in Cumru Township, Berks County, celebrated World Kindness Day by challenging residents to build a "Mountain of Help" by piling new and gently used coats up in the lobby.

The seniors gathered 145 adults and children's coats for donation to Opportunity House, a nonprofit in Reading that offers housing support, a childcare learning center and veteran services. Its emergency shelter served over 500 people and 90,000 meals last year.

In addition, the Lehigh Valley Model A Club came out for a mini car show featuring cars made by the Ford Motor Co. between 1900 and 1932.

To round out the day's events, the Heritage Hotties Cheerleading Squad performed cheers during the big Penn State/Michigan game party. From left, Terry Mscichowski, front, Pat Sauder, rear, Carol Lauer, front, and Chris Blatt, rear.

The Heritage Hotties are an enthusiastic silver poms squad made up of residents from the community's independent living neighborhood.

At right: Heritage of Green Hills residents built a "Mountain of Help" by donating 145 coats to Opportunity House for World Kindness Day.

Below: The Heritage Hotties Cheerleading Squad performed cheers during the big Penn State/Michigan game party. From left, Terry Mscichowski, front, Pat Sauder, rear, Carol Lauer, front, and Chris Blatt, rear.



COURTESY OF THE HERITAGE OF GREEN HILLS



COURTESY OF THE HERITAGE OF GREEN HILLS



COURTESY OF THE HERITAGE OF GREEN HILLS

John Costenbader visited The Heritage of Green Hills with his Model A Coupe.



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Wayne Barnes visited The Heritage of Green Hills with his Model A Convertible.

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- Pain when walking

"What impressed me the most was the in-home treatment that I could get... After the first month, I had tremendous change. I could walk again. My arms and hands no longer hurt. My leg was no longer cold." - Ellen L.

"I cannot believe, it's 3 1/2 months later, and I am able to work in my garden. When I first started, I couldn't even walk 4 minutes, now I am walking 45 minutes. It's like a miracle. I thank God that he sent me here." -Mary S.

"I went from not being able to tolerate wearing my hiking boots to wearing them for 7.5 hours and 3.5 miles over the weekend. No pain in my feet or ankles at all after doing the hiking." - Sharon G.

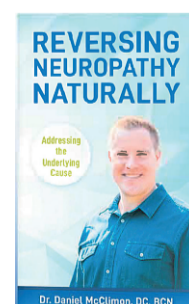
"To me, it is like celebrating Christmas every day, to be able to get out of bed, to be able to walk in my bare feet, and I also have better balance. I could go on and on because this is so exciting for me." - Susan D.

"I am getting much better. My legs don't hurt when I walk. My feet don't burn at night time. My ankles were extremely painful when I started, and now they very seldom hurt anymore. I can go up and down the steps again. I'm feeling way better, and I'm starting to lose a little weight." - Gerri V.

"I couldn't sleep. I was having terrible pain when I went to bed. I was sleeping less than 2 hours per night. I almost lost my job. Now I can sleep as long as I want. I had blister-like pain under my feet. I don't have that anymore. It is working for me." - Lily N.



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HEALTH

BALANCE IS THE KEY WORD IN NEW DIETARY GUIDANCE FOR HEART HEALTH

By Michael Merschel,
American Heart Association
News

The latest word on heart-healthy eating is balance. A new report encourages people to think of broad eating habits instead of narrowly focusing on single foods. Rather than one-size-fits-all rules, it leaves room for personal preferences.

"The emphasis is on dietary patterns, not specific foods or nutrients," said Alice H. Lichtenstein, who led the writing committee for the American Heart Association scientific statement. "And it's not just about what people shouldn't be eating. The focus is really on what people should be eating, so they can customize it to their personal preferences and lifestyles."

The guidance, last updated in 2006, was published Tuesday in the AHA journal *Circulation*. The advice is consistent with federal dietary guidelines but emphasizes the latest research on reducing the risk of heart disease.

The report seeks to dispel the idea that a heart-healthy diet is about adding one vegetable or vitamin, said Lichtenstein, Gershoff Professor of Nutrition Science and Policy and director of the Cardiovascular Nutrition Laboratory at Tufts University in Boston. Instead, it emphasizes the importance of "the whole package" of what someone eats over the course of a day or week.

"If we increase our intake of one thing in our diets, we tend to decrease our intake of something else," she said. "And both the increase in one dietary component and decrease in another dietary component can have independent effects. What's really important is the balance of everything together that has the biggest impact



A heart healthy diet has room for personal preferences.

PIXNIO

on cardiovascular health."

A heart-healthy dietary pattern, the report advises, includes:

- Achieving and maintaining a healthy body weight.
- Eating a variety of fruits and vegetables.
- Choosing whole grains rather than refined grain products.
- Choosing healthy sources of proteins, mostly from plant sources (legumes and nuts); regularly eating fish and seafood; substituting nonfat and low-fat dairy products in place of full-fat versions; and for people who eat meat, choosing lean cuts rather than processed foods.
- Using liquid plant oils instead of tropical oils (co-

conut, palm and palm kernel) and animal fats (lard and butter) or partially hydrogenated fats.

conut, palm and palm kernel) and animal fats (lard and butter) or partially hydrogenated fats.

▪ Choosing minimally processed over ultra-processed foods.

▪ Minimizing foods and beverages with added sugar.

▪ Choosing foods with little or no added salt.

▪ Limiting alcohol, if you already consume it, and not starting if you don't.

▪ Adhering to the guidance regardless of where food is prepared or consumed.

Instead of offering calorie counts, the guidance acknowledges that everyone's needs vary, Lichtenstein said. During adulthood, for example, energy needs decrease with every decade.

People might have set aside thinking about their health.

"If you are physically active, you have a little more flexibility in terms of what you eat," she said.

And when balancing how much and what you eat, said report co-author Maya Vadiveloo, "the goal is to make sure all of those calories count and that you're consuming nutrient-dense foods."

Americans' eating habits have changed, said Vadiveloo, an assistant professor in the department of nutrition and food sciences at the University of Rhode Island in Kingston.

"Decades ago, people would eat out, and it would be a treat," she said.

Now, people can choose from meal delivery kits and prepared foods at grocery stores as well as fast-food, fast-casual and sit-down restaurants, she said.

"It's much more of a regular part of almost every person's dietary pattern," she said.

And people need to think about what they're eating no matter where they are.

But heart-healthy eating habits shouldn't be seen as punitive, Lichtenstein said. "You can eat what you enjoy," she said.

But sometimes, you just have to choose "a little more carefully, consider frequency and adjust serving sizes."

The new guidance emphasizes the importance

of incorporating food and nutrition education into schools, starting at an early age, Lichtenstein said.

"This will ensure children have the basic facts and can draw on these as they develop into independent adults, making their own choices," she said.

The statement also acknowledges misinformation and the systemic problems - such as racism, neighborhood segregation, food insecurity and targeted marketing - that can be barriers to adhering to heart-healthy eating patterns. The report called it a "public health imperative" to work on policies that remove these barriers.

Meanwhile progress can happen individually, one small step at a time.

For example, Lichtenstein said, someone who regularly eats presweetened full-fat yogurt can identify fat-free or low-fat varieties containing less sugar. Someone who regularly eats crackers can shift to varieties made with whole grains and less sodium. Or someone might halve their portions of pasta or white rice at a meal and add an extra serving of vegetables.

Vadiveloo also suggested simple substitutions - such as replacing white sandwich bread with whole wheat. "Maybe one meal a week you're using beans for your protein source, or maybe one time you're switching a processed meat for fish."

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What you choose to eat is only one part of heart health, Lichtenstein said. Just keep in mind, "it's not all of one thing and none of another. It's the balance among your choices in terms of diet and, ultimately, lifestyle."

If you have questions or comments about this story, email editor@heart.org.

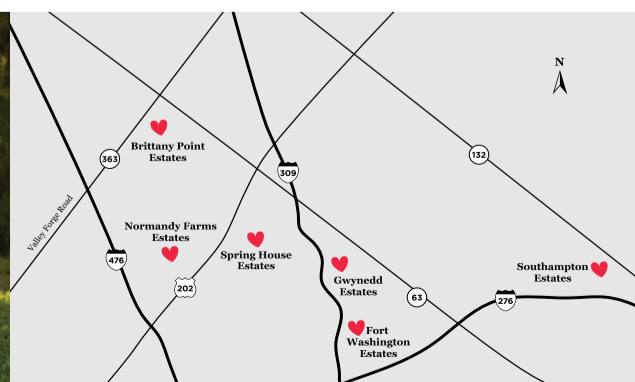
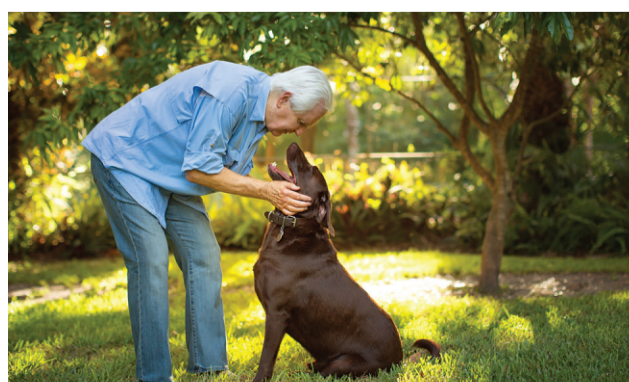


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PERSONAL FINANCE

Stretch your waistline, not your budget

By Ryan Daniels

Has the New Year ever rolled around and you felt regret for how much money you spent over the holidays?



Ryan Daniels

If you're like most people, you tell yourself in November, "This year will be different. I'm going to make a plan and stick to it." The challenge is most of us end up year after year wondering how did I get so far off track and overspend again?

It's not hard to get wrapped up in the holidays and walk into the New Year with a stretched waistline and busted budget. To avoid

another year of regret from overspending, follow these three simple steps to finally succeed with holiday budgeting.

Step 1: Prepare

You must make a list of everything that you want to do and buy throughout the holidays. This includes travel, gifts, decorations, activities and food. At this point it's OK to dream a little bit and write down everything you would want to do if money was not a factor. You must write it down even if you think it is as ridiculous as the ugly Christmas tree sweater your co-worker insists on wearing every year to the office. If you don't write it down, that will be the thing that the third cup of eggnog convinces you to buy later and bust your budget.

Next, look at your monthly budget. Did you know most people waste or spend unnecessarily \$400-\$900 a month! This is typically on things like eating out, impulse buys on Amazon or the daily pumpkin spice lattes every day at the Starbucks drive-thru. Throughout the holidays you can easily redirect that money toward funding your gifts, food and other traditions rather than racking up a Frosty the Snowman-size credit card bill.

Step 2: Prioritize

Think back to your childhood. What do you remember most? Was it a toy you received or a family tradition? I can't say I remember a specific toy, but I do remember how my siblings, cousins and I felt super-fancy drinking a Shirley Tem-

ple out of a stemmed glass. I also remember the traditions of matching pajamas on Christmas Eve and rotating who got to put the Angel on the tree. Can't forget about the giant cinnamon rolls and other pastries for breakfast Christmas morning. The point is, if you are a grandparent or parent, focus on creating memories and spending time together rather than overspending on gifts that will probably be tossed aside in the weeks following the holidays.

Step 3: Pull the Plug

Temptation is everywhere! The store aisles are filled with stocking stuffers and the Black Friday deals can make it easy to want to fill your shopping cart as if you're a kid in an Easter egg hunt. Stay strong and stick to your list! Remember the

phrase, It's the thought that counts? Once you check off your list, avoid the stores altogether. Put down the sales flyers and start enjoying the holidays with family and friends.

If you have trouble pulling the plug on shopping, have an accountability partner. This could be your spouse, friend or co-worker that you check in with often. Show them receipts after each shopping trip and track your spending as you go. They will keep you focused on your list and remind you of how you will be glad come the New Year that you had the discipline to pull the plug.

As we approach the holidays, stick to these three simple steps and you will be set up for a financially strong New Year. While many people will dread the January credit card bill and look like

Rudolph hiding from the Abominable Snowman, you will be stress-free and set up for success.

For more tips on preparing for the holidays and worksheets for meal planning, shopping and much more, download your free "Save Your Way Through the Holidays" workbook at: www.RFinances.com/holiday.

Ryan Daniels is a Financial Coach/Advisor. He is author of "Money Basics and Fundamentals" and host of the "Say Hi To Money" Podcast. He is a U.S. Army Veteran who enjoys continuing to serve, "Supporting communities by building financially strong families." Visit his website, www.RFinances.com.

ASK RUSTY

Why Is my Medicare Part B premium so high?

By Russell Gloor

DEAR RUSTY» Social Security is deducting \$297 per month for my Medicare Part B coverage. I have what's called a "Windfall Elimination Provision" because I receive a pension from my former State employer. Prior to my 65th Birthday in July of this year, Social Security was paying me \$764 per month, but when I turned 65 they reduced my amount to \$467 per month. I read that the Part B premiums for 2021 are \$148.50, so I wonder why I'm paying double that amount? Could it be that I



Russell Gloor

never enrolled in Medicare Part B and they just automatically started deducting that amount? Some sort of penalty? If so, it seems kind of high. Can you explain why I'm paying so much for Medicare Part B?

— *Curious About Medicare*

DEAR CURIOUS» Your Part B premium of \$297/month has nothing to do with the Windfall Elimination Provision (WEP). WEP affects (reduces) your Social Security retirement benefit amount but doesn't affect your Medicare premium. Your Medicare Part B premium is \$297/month because of a different Medicare rule known as "IRMAA," which is the "Income Related Medicare Adjustment Amount." Here's

how IRMAA works:

Medicare determines your Part B premium amount each year using your combined income (from all sources) from two years prior, so your 2021 Part B premium is based upon your 2019 income. The income amount used to set your Part B premium is called your Modified Adjusted Gross Income (MAGI), which is your normal Adjusted Gross Income on your tax return plus any other non-taxable income you may have had (including half of your SS benefits, non-taxable interest, etc.). If your MAGI is over a certain threshold, your Part B premium is more than the standard \$148.50.

The IRMAA thresholds at which you pay a higher Part B premium depend

upon your tax filing status. A married couple filing jointly with MAGI under \$176,001 pays the standard premium (\$148.50 for 2021), and a single tax filer whose MAGI is under \$88,001 also pays the standard Part B premium, but income exceeding those thresholds means a higher Part B premium. How much higher depends upon how much your MAGI exceeds the base amounts above. The Part B IRMAA premium increases on a scale relative to how much your MAGI exceeds the base threshold and, from what you've shared, it appears that your 2019 MAGI resulted in a 2021 Part B premium of \$297/month.

Since you were already collecting Social Security when you turned 65,

you were automatically enrolled in Medicare Part A (which is free) and Medicare Part B (for which you pay a premium), which is why your Medicare premium increased at that time. If you also have "creditable" healthcare from either your or your wife's employer ("creditable" is a group plan with at least 20 participants), you can dis-enroll from Medicare Part B by filing form CMS-1763 and having an interview with Social Security. That way you could save that \$297 monthly Part B premium for as long as you have other "creditable" employer coverage, and then re-enroll in Part B during the Special Enrollment Period which starts when your employer coverage ends (or shortly

before to avoid a gap in healthcare coverage).

If you have retired from working and your combined income in 2020 was much lower than in 2019, Social Security will automatically adjust your 2022 Medicare Part B premium as appropriate for your combined income reported to the IRS on your 2020 tax return. If you retired in 2020, you might also wish to submit form SSA-44 (www.ssa.gov/forms/ssa-44-ext.pdf) to claim a "life changing event," which may result in a smaller Part B premium for 2021 as well.

Russell Gloor is a certified Social Security adviser by the Association of Mature American Citizens: <https://amac.us/social-security-advisor>.



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PAIN MANAGEMENT



Chiropractic care may be one avenue to pursue as a viable alternative to pain medications.

Chiropractors can help with various ailments

Metro Creative Content

Anyone who has experienced pain understands that it can be debilitating. Pain can make it challenging to manage everyday tasks and can affect relationships and physical and mental health in many ways. Pain medications were once the norm, but with the rise of the opioid epidemic, it may be wise to take a different approach to pain treatment.

Statistics from the Centers for Disease Control and Prevention, the Agency for Healthcare Research and Quality and the United States Department

of Health and Human Services reveal that as many as one in five people received prescription opioids long-term for noncancer pain in primary care settings in 2016.

While opioid use for pain does not always lead to abuse of these medications, opioid addiction has become a widespread problem across North America. These same agencies report that approximately 1,000 people are treated in emergency departments in the United States each day for misuse of prescription opioids. Between 2016 and 2017, opioid poisoning hospitalization rates went up

by 8 percent in Canada, resulting in an average of 17 hospitalizations each day.

Chiropractic care may be one avenue to pursue as a viable alternative to pain medications. While chiropractic manipulations are most often associated with back and neck pain, there are many different benefits — some of which may surprise those unfamiliar with chiropractic care — for this type of care.

• **MIGRAINES AND HEADACHES**» Research shows that spinal manipulation can be an effective way to treat migraines, tension headaches and headaches

that begin in the neck. In clinical trials conducted at Macquarie University, 72 percent of migraine sufferers had noticeable or substantial improvement after a period of chiropractic treatment.

• **ACCIDENT INJURIES**» Chiropractors can assess musculoskeletal anomalies caused by motor vehicle accidents as well as slips and falls. Whiplash is a common issue in car crashes, and this may be addressed by a chiropractor.

• **ANXIETY AND STRESS**» The fight or flight mechanism that is activated when a per-

son experiences stress and anxiety can take its toll on various parts of the body. Because stress involves nerve impulses, chiropractors may be able to work primarily with the spine where these impulses originate to help release tension and nerve irritation. In addition, adjustments can improve blood circulation, which may help signal the brain to turn off its “rally to action” response to stressful situations.

• **FIBROMYALGIA**» Fibromyalgia is marked by widespread musculoskeletal pain in the joints, muscles, tendons and other soft tis-

ues. It can be combined with temporomandibular joint syndrome, or TMJ, as well as irritable bowel syndrome, among other illnesses. Chiropractors can remove subluxations, which are misalignments of the vertebrae in the spine and joints that lead to pain responses. A Florida State University study found that those with fibromyalgia who combined resistance training with chiropractic treatment two times a week saw improvements in their symptoms.

Chiropractic care may be an asset for pain management, as well as a way to improve overall health.

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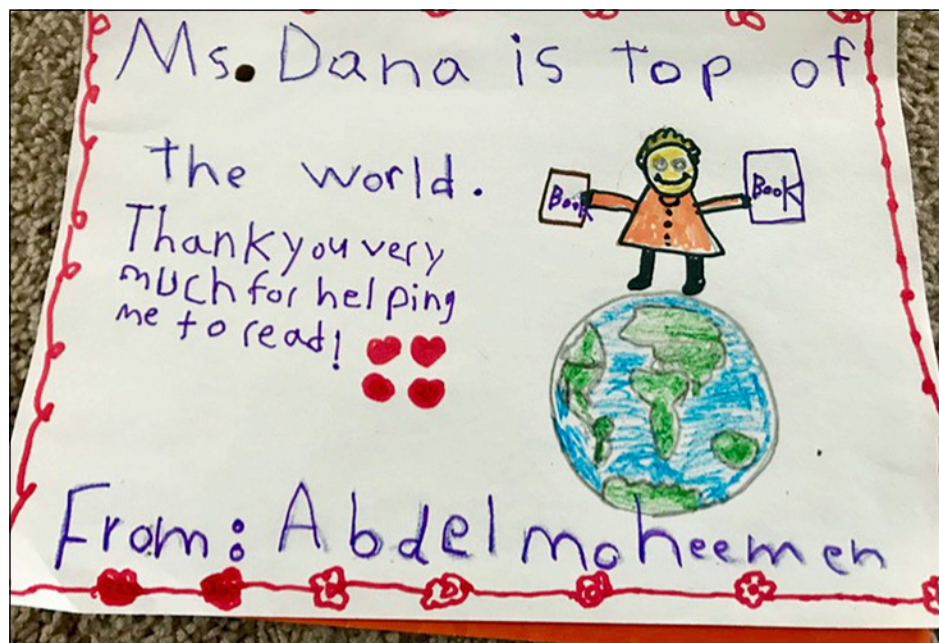
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Dr. Jennifer Mondillo PhD, MBA, MSN, ANP-BC, is an accomplished lecturer, clinician, clinical Instructor and educator on the University level starting her healthcare career in 1997 as a Registered Nurse. Dr. Mondillo has extensive clinical experience working with primary care patients and seniors in hospitals and all care settings. She has been awarded and honored by multiple organizations for her dedication and hard work.

“Chronic pain isn’t just painful, it’s unhealthy. There’s a better way.”

VOLUNTEER OPPORTUNITIES



COURTESY OF RSVP

A thank-you note written to a volunteer by a student.



COURTESY OF RSVP

RSVP to resume and expand virtual reading program for students

By **RSVP**

If you enjoy reading, spending time with elementary-age kids and can volunteer for at least 30 minutes a week working from home, RSVP needs your help.

The nonprofit community service organization will resume the Virtual Volunteer Reading program. Volunteers read online for 30 minutes at a time with students in grades 1-5, using United Way of Greater Philadelphia and Southern New Jersey's VELLO platform.

Students in 12 classrooms at Cole Manor Elementary School in Norristown will receive the coaching, and discussions are underway to include several other Delaware and Montgomery County as well as Philadelphia schools and after-school programs. In addition, parents may re-

quest in-home after-school virtual reading sessions for their children.

"Volunteers should have basic computer skills, a love of reading and the patience and flexibility to work with kids," said RSVP Literacy Program Coordinator Jackie Matusow.

Volunteers also must pass state-required background checks to work with children.

How it works

Last school year, the pandemic forced RSVP to suspend its longstanding America Reads program, in which volunteers read one-on-one with children at their schools or community sites such as libraries.

With in-person schooling shut down across the country last year, United Way modified VELLO to work for children learning remotely or from home and expanded the program

nationally. United Way of Greater Philadelphia and Southern New Jersey asked RSVP to implement the program in the Delaware Valley. RSVP reports that last year, more than 200 volunteers coached 354 area kids.

A refinement this year has eliminated the need to connect through Zoom. Instead, teachers request half-hour reading student sessions on the VELLO calendar, and volunteers can view these requests and sign up to fulfill them. When the students and coaches meet online, the student chooses from a set of reading-level-appropriate books. Each book has a set of comprehension questions at the end for the student and volunteer to discuss.

The VELLO platform also includes training and teaching tips for new volunteers.

"We look forward to resuming in-person coach-

Miles reads on his computer.

ing when conditions are right, but the VELLO program is here to stay as well," said RSVP Executive Director Michele Moll. "For some volunteers, particularly seniors, it's a great chance to contribute to the community from home or office. It's also provides the opportunity to help more kids."

A volunteer's experience

"I enjoyed the personalities of the kids in our interchanges," said volunteer Dianne Caggiano, who became a virtual coach last year. "I learned things from them. It was refreshing."

Caggiano also said she was "pleased with the caliber of books. For example, we talked about the rain forest or things that sink or swim — does a watermelon sink? Or we'd learn about

time — what people used for clocks in ancient times: the shadows and the sun."

The book selection on VELLO is provided by Raz-Kids, an educational software company. Its still-growing library includes more than 400 books spanning 29 reading levels.

"Whatever the child's interest and reading level, they have it," Caggiano said. "The library is rich enough that every kid can find something. The teacher determines their reading level, but there's also an extra library they can choose from, something that piques their interest."

Caggiano said she liked the program's convenience.

"You don't have to travel somewhere to meet your student," she said. "But you don't have to be sitting at your computer at home either. I did some sessions

from the beach and on the porch. The hardest part of the experience was getting comfortable with the platform portal. It was fine once I got it. If I needed to know something, I texted Jackie. She was very quick and supportive."

For more information

- For more information about the Volunteer Reading Coach program, visit rsvpmc.org/virtual-literacy.

- To sign up as a coach, visit rsvpmc.org/vello-volunteer-enrollment-form.

- Parents can request an after-school reading coach for their child in grades 1-5 at rsvpmc.org/virtual-literacy-1.

- To ask questions about this program or other RSVP volunteer opportunities, email volunteer123@rsvpmc.org or call 610-834-1040, ext. 123.



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WELLNESS

HEALTHY HABITS THAT CAN BECOME PART OF YOUR DAILY ROUTINE

Metro Creative

A person's habits can have a strong impact on his or her overall health. Unhealthy habits like smoking and living a sedentary lifestyle can increase a person's risk for various conditions and diseases. On the flip side, healthy habits like eating a nutritious diet and getting enough sleep can bolster a person's immune system and reduce his or her risk for various ailments.

Some healthy habits, like daily exercise, can be time-consuming. Busy adults may not have time to exercise vigorously each day, though the U.S. Department of Health and Human Services urges men and women to find time for at least 150 minutes of moderate-intensity aerobic activity each week.

But not all healthy habits take up time. In fact, adults can incorporate various healthy practices into their daily routines without skipping a beat.

• **TAKE THE STAIRS»** Taking the stairs instead of the elevator can have a profound effect on overall health. According to Duke University, climbing just two flights of stairs combined per day can contribute to six pounds of weight loss over the course of a single year. In addition, a study from the North American Menopause Society found that stair climbing can help postmenopausal women reduce their risk for osteoporosis and help them lower their blood pressure.

• **DRINK MORE WATER»** The Centers for Disease Control and Prevention notes that water helps the body maintain a normal temperature, lubricates and cushions joints, protects the spi-



METRO CREATIVE

A 15-minute walk around the neighborhood each morning coupled with a 15-minute walk after dinner can help adults dramatically improve their overall health.

nal cord and other sensitive tissues, and helps to rid the body of waste through urination, perspiration and bowel movements. Adults who are thirsty can choose water over soda or other sugary beverages. The CDC notes that sugary beverages like soda and sports drinks contain calories but little nutritional value, making water a healthier way for individuals to quench their thirst.

• **GO FOR DAILY WALKS»** Walking benefits the body in myriad ways. For example, the Harvard School of Public Health notes that women who walk 30 minutes per day can reduce their risk of stroke by 20 percent and potentially by 40 percent if they walk briskly. In addition, researchers at the University of Virginia Health System found that men between the ages of 71 and 93 who

walked more than a quarter mile per day had half the incidence of dementia and Alzheimer's disease as men who walked less. A 15-minute walk around the neighborhood each morning coupled with a 15-minute walk after dinner can help adults dramatically improve their overall health.

• **EAT MORE GREENS»** Eating more greens is another healthy habit that

doesn't require a major overhaul of an individual's lifestyle. The U.S. Department of Agriculture notes that dark green leafy vegetables, such as spinach, are rich in vitamins A, C, E, and K. The Mayo Clinic notes that vitamin E alone can help people maintain their vision and promote a healthy reproductive system while also improving the health of the blood, brain and skin. The USDA

also notes that green vegetables contain very little carbohydrates, sodium and cholesterol. Adults won't have to reinvent the dietary wheel to incorporate more greens into their diets, and the results of doing so can have a significant, positive effect on their overall health. The right habits can help people live healthier lives, and such habits need not require any major life changes.

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HEALTH

How physical activity can help in fight against breast cancer

Metro Creative

Breast cancer is a complex disease that affects millions of women across the globe each year. Though the American Cancer Society reports that only about 4 percent of women diagnosed with breast cancer in the United States are under age 40, women of all ages can take steps to protect themselves against this deadly disease.

Exercise benefits women in myriad ways, and that includes lowering their risk for breast cancer. The ACS notes that researchers are increasingly linking exercise to a reduced risk for breast cancer.

Though the reasons behind that link remain unclear, some theorize that the positive effects of exercise on body weight, inflammation, hormones and energy balance could be why regular physical activity helps women reduce their risk for breast cancer.

Body weight and breast cancer

The National Cancer Institute reports that being obese after menopause can significantly increase a woman's risk for breast cancer. In addition, the ACS attributes the rise in hormone receptor-positive breast cancers to an increased prevalence of excessive body weight.

Routine exercise is a highly effective way to lose weight and keep weight off, which in turn could lower women's risk for breast cancer.



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Routine physical activity can be a significant weapon in women's arsenal as they continue their efforts to prevent and overcome breast cancer.

Being sedentary and breast cancer

Exercise is a not a sedentary activity, and that could be another reason why women who are physically active have a lower risk for breast cancer.

The ACS notes that more than one study has linked sitting time to a higher risk

of various diseases, including breast cancer.

Researchers with the ACS analyzed data from 77,462 women, who they followed for an average of 15.8 years. None of the participants had cancer when the study started, but researchers found that women who sat for six or more hours per day dur-

ing their free time had a 10 percent greater risk for invasive breast cancer than women who sat for less than three hours per day during free time.

Does physical activity really reduce breast cancer risk?

The human body is com-

plex, and a host of factors, including those like age that women have no control over, can affect cancer risk. However, engaging in routine physical activity seems to be an effective way for women to reduce their risk for breast cancer.

In fact, the Breast Cancer Research Foundation estimates that one-third

of all breast cancer cases could be prevented with positive lifestyle choices that help women maintain a healthy weight, including exercise.

Routine physical activity can be a significant weapon in women's arsenal as they continue their efforts to prevent and overcome breast cancer.



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WELLNESS

UNDERSTANDING THE THREE MAIN TYPES OF DIABETES

Metro Creative

Hundreds of millions of people across the globe are living with diabetes. According to the International Diabetes Foundation, approximately 463 million people between the ages of 20 and 79 had diabetes in 2019, and the group expects that number to increase by almost 300 million over the next quarter century.

Diabetes is a complex disease characterized by the inability of the pan-

creas to make insulin or by the body's inability to make good use of the insulin it can produce. People diagnosed with diabetes will likely be told if they have one of the three main types of the disease.

Understanding each type can help patients recognize what's going on with their bodies and what they need to do to overcome their disease.

Type 1 diabetes

The IDF notes that Type 1 diabetes occurs most fre-

quently in children and adolescents, even though it can develop at any age. The body of a person with Type 1 diabetes produces no insulin or very little insulin due to an autoimmune reaction in which the body's defense system attacks the cells that produce insulin. As a result, Type 1 diabetes patients must receive daily insulin injections to maintain their blood glucose levels. The risk factors for Type 1 diabetes are still being studied, but the IDF notes

that family history, environmental factors and some viral infections have been linked to an elevated risk for the disease.

Type 2 diabetes

Type 2 diabetes is the most common form of the disease, accounting for roughly 90 percent of all cases across the globe. When a person has Type 2 diabetes, his or her body does not make good use of the insulin it produces. An unhealthy diet and sedentary lifestyle can increase

a person's risk of developing Type 2 diabetes, and oftentimes Type 2 diabetes treatment plans include adopting a healthy diet and exercising more frequently. However, the IDF notes that many Type 2 diabetes patients will ultimately need to take oral drugs and/or insulin to keep their blood glucose levels under control.

Gestational diabetes

Gestational diabetes, or GDM, affects pregnant women and is character-

ized by high blood glucose levels during pregnancy. While GDM typically disappears after women give birth, mothers who experienced GDM and their children are at increased risk of developing type 2 diabetes later in life.

Diabetes affects hundreds of millions of people across the globe. But many of those people can lower their risk for diabetes with a few simple strategies. More information about diabetes is available at www.idf.org.

NUTRITION

How to approach diet after a diabetes diagnosis

Eating well and being physically active can help people prevent or delay problems.

Metro Creative

Diabetes affects hundreds of millions of people across the globe, and more and more people are being diagnosed with this often preventable disease every year.

According to the World Health Organization, 108 million people across the globe were living with diabetes in 1980. In 2019, the International Diabetes Foundation estimated that 463 million adults between the ages of 20 and 79 were living with diabetes. Perhaps even more troubling is that the IDF estimates that, by 2045, 700 million people will be living with diabetes.

A diabetes diagnosis can

be scary. The IDF reports that people with diabetes have an increased risk of developing an assortment of serious health problems, including diseases that affect the heart, eyes, kidneys, nerves and teeth.

Poor diet is a common contributor to diabetes. So it's natural that newly diagnosed diabetes patients typically want to know how they can alter their diets so they can begin to overcome their disease. That's a good place to start, as the National Institute of Diabetes and Digestive and Kidney Diseases notes that eating well and being physically active can help people prevent or delay problems associated with diabetes.

The NIDDK notes that eating a variety of healthy foods from all food groups is essential for people with diabetes.

VEGETABLES » Broccoli, carrots, greens, peppers



METRO CREATIVE

Eating the proper foods will prove beneficial if you have diabetes.

and tomatoes are examples of nonstarchy vegetables that make great additions to everyone's diet. These vegetables can be es-

pecially beneficial for people diagnosed with diabetes, as can starchy vegetables like potatoes, corn and green peas.

FRUITS » Diabetes patients can include oranges, melon, berries, apples, bananas and grapes in their daily diets.

GRAINS » Whole grains should make up no less than 50 percent of diabetics' daily grain intake. Opt for whole-grain breads, pastas, cereals and tortillas.

PROTEIN » Lean cuts of meat, chicken or turkey without the skin, fish and eggs are some examples of healthy protein sources that diabetes patients can include in their diets. Nuts and peanuts; dried beans and certain peas, such as chickpeas and split peas; and meat substitutes like tofu can make for healthy protein sources as well.

DAIRY » When purchasing dairy products, stick to nonfat or low-fat milks, yogurts and cheeses.

A diabetes diagnosis can be scary. If poor diet contributed to such a diagnosis, committing to eating healthier can help people effectively manage their disease and possibly avoid some of its more negative consequences.



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EDUCATION

Man earns Ph.D., fulfills dream of being physicist at the age of 89

By Jennifer Mcdermott
The Associated Press

EAST PROVIDENCE, R.I. » A Rhode Island man who recently turned 90 has achieved a goal he spent two decades working toward and nearly a lifetime thinking about — earning his Ph.D. and becoming a physicist, when he was 89.

Manfred Steiner recently defended his dissertation successfully at Brown University in Providence. Steiner cherishes this degree because it's what he always wanted — and because he overcame health problems that could have derailed his studies.

"But I made it, and this was the most gratifying point in my life, to finish it," he said at his home in East Providence.

As a teenager in Vienna, Steiner was inspired to become a physicist after reading about Albert Einstein and Max Planck. He admired the precision of physics.

But after World War II, his mother and uncle advised him that studying medicine would be a better choice in turbulent times. He earned his medical degree from the University of Vienna in 1955 and moved to the United States just a few weeks later, where he had a successful career studying blood and blood disorders.

Steiner studied hematology at Tufts University and biochemistry at the Massachusetts Institute of Technology before becoming a hematologist at Brown University. He became a full professor and led the hematology section of the medical school at Brown from 1985 to 1994.

Steiner helped establish a research program in hematology at the University of North Carolina, which he directed until he retired from medicine in 2000 and returned to Rhode Island.

Steiner and his wife, Sheila, who is 93, have been married since 1960. They have two children and six grandchildren.

Steiner found medical research satisfying, but it wasn't quite the same as his fascination with physics.

"It was something like a wish that was never fulfilled, that always stuck in the back of my head," he said. "I always thought, you know, once I'm finished with medicine, I really don't want to spend my life just sitting around and maybe doing a little golfing or doing something like that. I wanted to keep active."

At age 70, he started taking undergraduate classes at Brown, one of the Ivy League universities. He was planning to take a few courses that interested him, but by 2007, he accumulated enough credits to enroll in the Ph.D. program.

Physics Professor Brad Marston was skeptical when Steiner entered his quantum mechanics class. Marston had taught graduate students in their 40s, but never in their 70s. Then he realized how serious Steiner was about the subject and how hard he worked.

Marston became Steiner's adviser for his dissertation.

"He has written many papers in medical science, more papers than I've written in physics," Marston said. "He already had a scientific way of thinking that younger students have to

develop. And any research problem that's worth its salt, you're going to run into roadblocks. If you let obstacles discourage you, you won't get anywhere. One thing that's really true about Manfred is he perseveres."

Steiner defended his dissertation in September after recovering from a serious medical condition.

In his dissertation, he explores how electrons within conducting metals behave quantum mechanically and how fermions can be changed into bosons in their behavior. He is working with Marston on a paper on bosonization that they aim to publish.

Steiner now hopes to help, with their research, professors he befriended during his studies.

"I'm not looking for a paid job; I'm past that," he said, laughing.

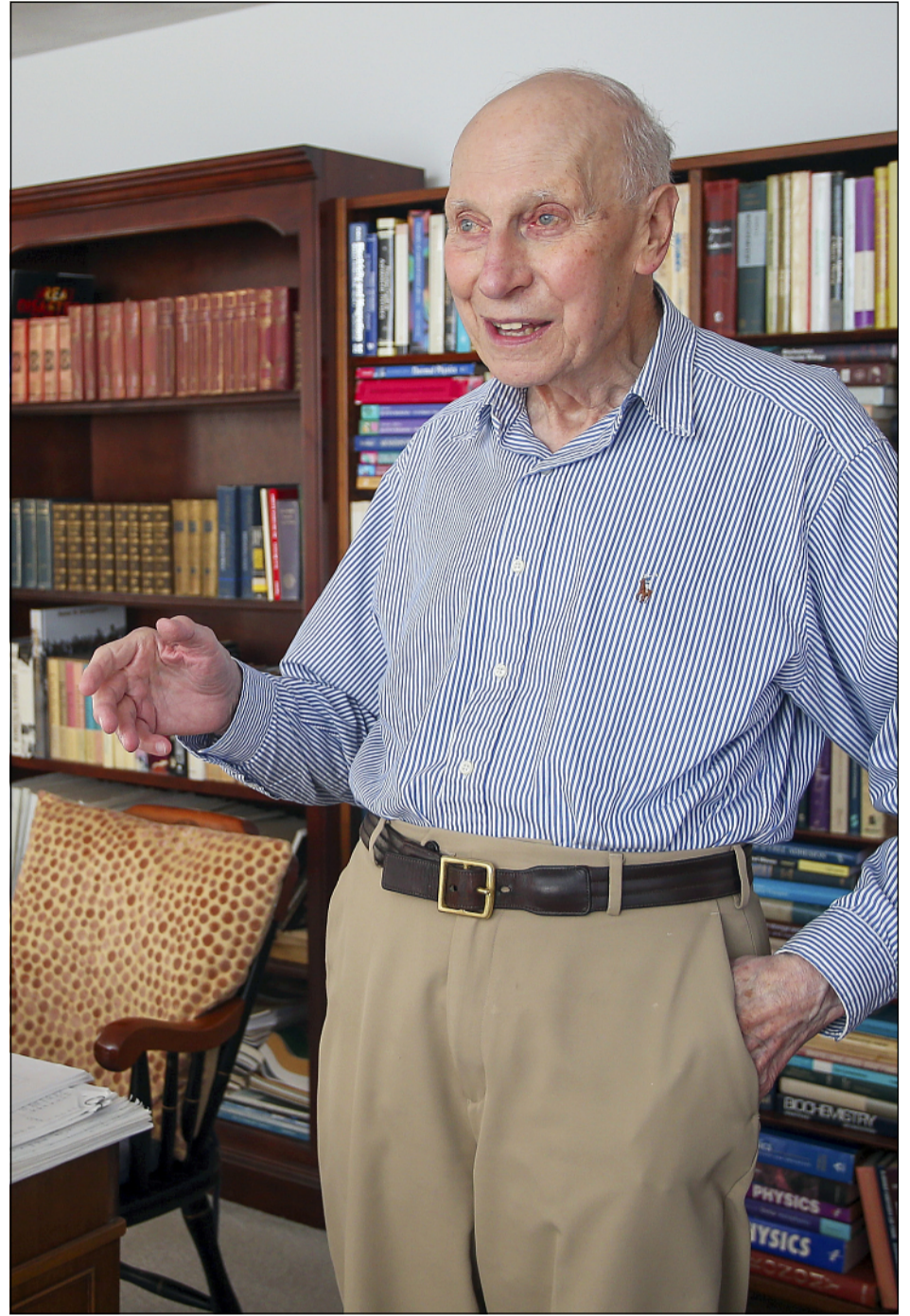
Guinness World Records says a 97-year-old man in Germany in 2008 was the oldest person to earn a doctorate, while news reports describe even older people pursuing such degrees.

Though he's not the oldest, attention has been intense. Brown University featured Steiner on its website after he earned his Ph.D., and people across the country contacted him to ask for advice on pursuing their dreams later in life.

Steiner told a 57-year-old aspiring mathematician, "You're still a youngster, by all means do math."

He said his advice is: Do what you love to do.

"Do pursue it because later in life you maybe regret it, that you didn't do that," he said. "You wish you could've followed this dream."



THE ASSOCIATED PRESS

Manfred Steiner, who earned his Ph.D. in physics from Brown University at the age of 89, talks about his thesis in his home office in East Providence, R.I.

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